

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Michael R. Pallesen, Vilas M. Athavale, Sridhar Gunapu		
Assignee:	InsWeb Corporation		
Title:	System And Method For Flexible Insurance Rating Calculation		
Application No.:	09/521,005	Filing Date:	March 7, 2000
Examiner:	Lena Najarian	Group Art Unit:	3626
Docket No.:	INS0006US	Confirmation No.:	1151

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Austin, Texas  
March 20, 2008

MAIL STOP AMENDMENT  
COMMISSIONER FOR PATENTS  
P. O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated September 20, 2007, having a shortened statutory period expiring on December 20, 2007. Accompanying this response is a petition under 37 C.F.R. § 1.136 for three month extension of time, setting a new time for response to March 20, 2008. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No amendments to the specification or drawings are presented in this paper.

A listing of the claims begins on page 2 of this paper.

Remarks begin on page 9 of this paper.